PTO/SB/01 (08-03)

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	Attorney Doc	ket Number						
DECLARATION FOR UTILITY OR DESIGN	First Named	Inventor	COLLIE	Brown				
PATENT APPLICATION		COMPLETE IF KNOWN						
(37 CFR 1.63)	Application N	ER749795760						
Declaration Submitted OR With Initial Filing Submitted after Initial Filing (37 CFR 1.16 (e)) required)	Filing Date							
	Art Unit							
	Examiner Na	ame						
I hereby declare that:	•							
·	:	lavv mard ta ti						
Each inventor's residence, mailing address, and citizenshi	ip are as stated be	low next to the	neir name.					
I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:								
ELECTRONIC FUNDS TRANSFER AND ELECTRONIC BILL RECEIPT AND PAYMENT SYSTEM								
BITT RECEIPT AND PAYMENT 39370								
(Title of the Invention) the specification of which								
is attached hereto				}				
OR								
was filed on (MM/DD/YYYY)	as Unite	ed States App	olication Number or	r PCT International				
Application Number and was an	mended on (MM/D	ded on (MM/DD/YYYY) (if applicable).						
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as								
amended by any amendment specifically referred to above								
I acknowledge the duty to disclose information which is continuation-in-part applications, material information whi	s material to pater	ntability as c	lefined in 37 CFR the filing date of t	1.56, including for he prior application				
and the national or PCT international filing date of the con-			the ming date of t	no prior application				
I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent,								
inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign								
application for patent, inventor's or plant breeder's rights of	certificate(s), or an	y PCT interr	national application	having a filing date				
before that of the application on which priority is claimed.	Filing Date	Prior	itu. Kontifio	d Copy Attached?				
	DD/YYYY)	Not Cla		Yes No				
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Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.								

[Page 1 of 2]

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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## **DECLARATION** — Utility or Design Patent Application

Direct all correspondence to:	Customer Number	:		OR 🖳	Corresp	oondence address below		
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.								
NAME OF SOLE OR FIRST INVENTOR:  A petition has been filed for this unsigned inventor								
Given Name			1	Family Name				
(first and middle [if any])			or Surname らんのいん					
Inventor's Signature				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<u> </u>	Date 2/9/2004		
Residence: City	State		Country		Citizer			
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City	State		ZIP			Country		
Mount VERNON	NY		10.	552		USA		
NAME OF SECOND INVENTOR:  A petition has been filed for this unsigned inventor								
Given Name (first and middle [if any])				amily Name r Surname				
Inventor's Signature						Date		
Residence: City	State		Country		Citizenship			
Mailing Address								
City	State		ZIP		Counti	ry		
Additional inventors or a legal re	presentative are being named o	n the s	supplemental she	et(s) PTO/SB/02A	or 02LR a	attached hereto.		